

Art.	I. Accounts	Through electronic channel	On paper/ in Bank office
1	Current, liquidation and insolvency account		
1.1	Opening	BGN 20	BGN 40
1.2	Monthly fee for maintenance with regular statements	BGN 20	BGN 40
1.3	Account with Golden IBAN		
1.3.1	Opening	BGN 70	BGN 140
1.3.2	Monthly fee for maintenance with regular statements	BGN 30	BGN 60
1.4	Fee for maintenance when the statements are distributed via more than one channel (<i>in addition to Art. 1.2 and Art. 1.3.2</i>)	In case of two, the higher is applicable	
1.5	CBBM (Cross-Border Business Management) - documents management fee	BGN 300	
1.6	Closing	BGN 30	
1.7	With possibility for electronic access and account management via online banking and/or mobile banking	BGN 30	
2	Opening, maintenance and closing of term deposit and donation accounts		Free of charged
3	Opening, maintenance and closing of accounts with special regime - DVP/ Delivery Versus Payment/ account		
3.1	Opening	BGN 20	
3.2	Monthly fee for maintenance with regular statements	BGN 40	BGN 60
3.3	Closing	BGN 30	
4	Capital/ donation raising account		
4.1	Opening/ Monthly fee for maintenance	BGN 20	
4.2	Closing	BGN 30	
5	Capital raising account		
5.1	Opening	BGN 30	
5.2	Closing	BGN 30	
6	Monthly fee for maintenance of bank account in case of distraints (<i>additional to Art 1.2 and Art. 1.3.2</i>)	BGN 10	
Notes:			
1. Fees as per art. 1.2, 1.3.2, 1.4 and 1.7 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing the account.			
2. Customers using the additional options as per Art. 1.7 are charged one-off irrespective of the number and type of accounts serviced.			
3. In case a new current account is opened on closing an existing cumulative, capital or donation account, both fees - for closing the accumulation, the capital or donation account and opening the current account - are not due by the customer.			

4. Fees as per art. 1.2, 1.3.2 and 1.4 are not collected for capital raising account.
5. Fee as per Art. 1.6 is not due upon closing of bank accounts that have been opened for more than twelve months.
6. The minimum average monthly balance per Art. 1.2 and Art. 1.3.2 is established in the Interest Bulletin of UniCredit Bulbank AD for legal entities and sole traders.
7. The fee under Art 1.5 is collected upon opening of account through the Cross Border Account Opening process both for international clients in UniCredit Bulbank and when Bulgarian legal entity is advised on opening account with foreign bank of UniCredit Group. In cases where the account is opened with UniCredit Bulbank the fee is collected in addition to the fee as per 1.1.
8. Light version of the online banking with basic functionalities (Payments, Accounts and Cards, Loans, Corporate Services, Consents management) with 20% discount of the price in art. 1.7. It should be precisely requested in branches. Applicable only in case of explicit customer request otherwise the conditions in Art.1.7 will be applied.

Art.	II. Cash operations	
7	Cash deposits	0.70 %, мин. BGN 6
7.1	Cash deposits by private individuals in favour of Bank's legal entities□	0.70 %, мин. BGN 6
8	Cash withdrawal	0.70 %, мин. BGN 6
8.1	Preadvised but not withdrawn	1%
9	Counting of coins in cash transactions (in BGN only)	5 %, мин. BGN 6
10	Handling of valuable shipment (parcel) per piece (additionally to Art. 7)	BGN 50

Notes:

1. Transactions processed on holidays are booked with the next first working day value date as well as the recalculated commissions.
2. Cash withdrawal applications are submitted to the Bank in writing until 3.00 p.m. of the previous working day.
3. The fee under Art. 9 is not collected when closing an account, in case the remaining amount is less than the applicable commission minimum.
4. The fee under Art. 8.1 is collected on the next day based on the not withdrawn part of amount.
5. The commission under Art. 9 is due for deposit and withdrawal of more than 10 coins irrespective of their amount and is collected additionally to the commission as per Art. 7, 7.1, respectively Art. 8 and 8.1.
6. The fee under Art. 10 is collected in the case of receipt of client valuable shipments in Bank branches by transport companies.
7. The commission under Art. 7, 7.1, 8 and 8.1 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account, to which the deposit/withdrawal was made.

Art.	III. Transfers and Direct debit	Through electronic channel	On paper/ in Bank office
11	Incoming transfers in EUR in EEA and in BGN from the country	Free of charged	
12	Outgoing transfers in EUR in EEA and in BGN in the country		
12.1	Internal transfers		

12.1.1	Non-cash payment	BGN 0.70	BGN 7
12.1.2	Between different accounts of one and the same accountholder	Free of charge	BGN 7
12.2	Transfer in EUR in EEA (next working day) or BGN transfer via BISERA	BGN 1.60	BGN 7
12.3	Transfer in EUR in EEA (same and next working day) or BGN transfer via RINGS	BGN 13	BGN 50
12.4	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer	BGN 20	
13	Instant payment /Blink/ via electronic channel	BGN 1.60	-
14	Salary payments		
14.1	Internal payments in BGN and in foreign currency (per order)	BGN 0.30	-
14.2	Via BISERA/ Blink (per order)	BGN 1.60	
14.3	Processing of an electronic file (additionally to Art. 14.1 and 14.2)	BGN 30	
15	Standing orders and utility payments		
15.1	Internal transfers in BGN and in EUR	BGN 0.70	
15.2	Transfers in other currency	EUR 2.50	
15.3	Intrabank payments (only for standing orders)		
15.3.1	In EUR in EEA and in BGN	BGN 1.30	
15.3.2	Outside EEA and non EUR currency in EEA	0.10 %, min. EUR 10, max. EUR 200 + 10 EUR Communication fee	
15.4	Service initiation	Free of charge	BGN 8
15.5	Termination of service	Free of charge	BGN 15
15.6	Standing instruction for purposes different than utility payments (within the bank) (monthly/ per account)	BGN 20	
15.7	Single utility payments	BGN 0.70	BGN 7
16	Internal transfers in non-EUR currency		
16.1	Non-cash payment	EUR 2.50	EUR 4
16.2	Between different accounts of one and the same accountholder	Free of charge	EUR 4
17	Direct Debit		
17.1	Initiation		
17.1.1	Against an account with another bank	BGN 1.60	BGN 7
17.1.2	Against an account within the Bank	BGN 0.70	BGN 7
17.2	Payment		
17.2.1	Internal transfers	BGN 0.70	
17.2.2	Via BISERA	BGN 7	
17.2.3	Via RINGS	BGN 50	

18	Incoming cross-border transfers outside EEA and transfers in non-EUR currency in EEA	0.10 %, min. EUR 10, max. EUR 200	
19	Outgoing cross-border transfers and transfers in foreign currency		
19.1	Credit transfer outside EEA and in non-EUR currency in - TOM value date (1 working day)	0.12 %, min. EUR 10, max. EUR 300 +	0.25 %, min. EUR 30, max. EUR 400 + EUR
19.2	Credit transfer outside EEA and in non-EUR currency in - SAME DAY value date	0.22 %, min. EUR 30, max. EUR 350 + EUR 10 Communication fee	0.30 %, min. EUR 50, max. EUR 450 + EUR 10 Communication fee
19.3	Customized processing of an outgoing cross-border transfer and transfer in FCY (additional fee)		
19.3.1	Up to EUR 15 000 or its equivalent in other currency	EUR 35	
19.3.2	Over EUR 15 000 or its equivalent in other currency	EUR 55	
19.4	Urgent processing upon customer's request (additional fee)		
19.4.1	Processing of a payment order submitted within the cut off time for execution of transfers within the same business day	EUR 80	
19.4.2	Execution of a payment order submitted after the cut off time for execution of transfers within the same business day	EUR 300	
19.4.3	Incorrect/ insufficient payment data (additional fee)	EUR 50	
19.5	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified foreign currency transfer	EUR 60	
19.6	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer in BGN	EUR 10	
20	Transfer of cash deposited funds		
20.1	Outgoing transfers in EUR in EEA and in BGN in the country		
20.1.1	Internal transfers	0.85 %, min. BGN 10	
20.1.2	Via BISERA	1 %, min. BGN 11	
20.1.3	Via RINGS	1 %, min.BGN 50	
20.2	Single utility payments	0.30 %, min. BGN 5	
20.3	Internal transfers in non-EUR currency	0.15 %, min. EUR 6	
21	Transfer UniCoRecT	BGN 0.30	
Remarks:			
1. The execution of a payment order under Art. 19.2. and/or Art. 19.4.2. is subject to the Bank's consent.			

2. The return of an incoming customer transfer in FCY as per beneficiary's request is considered to be an outgoing customer transfer.
3. Outgoing transfer in FCY which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
4. Conditional payment orders are considered to be documentary letters of credit. Incoming credit transfers MT103 should not be used for conditional payments. If used, such payments shall be executed as clean payments without responsibility on the part of the Bank.
5. The fee under Art. 15.6 is not due in case the Standing instruction is placed for loan repayment.
6. SWIFT expenses under are collected in addition to Trade Finance services and investigations services under Art.19.5 and 19.6.
7. Transfers under Art. 20.1.1, 20.1.2, 20.1.3 and 20.2 are executed only by order of clients with at least one account opened with the Bank except for payments in favour of municipal/ state budget or municipal/ state organizations.
8. Due to the specific banking practices of US and Canadian banks, UniCredit Bulbank guarantees that the intermediary bank will execute a payment in USD or CAD under Art. 19.3.1 without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the amount of the transfer.
9. Transfers in BGN from/to abroad are charged as cross-border transfers.
10. Intrabank FCY payroll payments, ordered via payroll functionality in Bulbank Online and e-Cash are charged as bulk internal payments in BGN – Art. 12.1.
11. The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per Art. 19.3 regardless of the amount of fees that will actually be paid in order to credit the payee's account with the amount indicated by the payer in the payment order.
12. The fee under art 14.3 is collected for processing of mass payment under Art 14.1 and/ or 14.2 of the data storage device.
13. When closing an account and transferring the remaining amount to another account of the holder in the bank, when the remaining amount is less than the amount of the fee, no fee is collected for an intrabank transfer under Art. 12.1.

Art.	IV. Letters of Credit and Documentary collections	Through electronic channel	On paper/ in Bank office
22 - 27	Letters of Credit and Documentary collections	As per separate price list	
Art.	V. Bank guarantees	Through electronic channel	On paper/ in Bank office
28 - 30	Received guarantees and standby letters of credit	As per separate price list	
Art.	VI. Loans	Through electronic channel	On paper/ in Bank office
31	Preliminary review of a loan application	By arrangement	
32	Loan application review	0.20 %, min. BGN 200, max. BGN 5000	0.20 %, min. BGN 400, max. BGN 5000
33	Commitment fee (<i>per annum</i>)	By arrangement	

34	Management fee	By arrangement
35	Amendment of the structure of a credit transaction at client's request	By arrangement
36	Penalty fee in case of prepayment and/or cancellation of a credit contract prior to maturity	
36.1	With notice less than 30 days and/or term to the maturity of the loan more than a year	4%
36.2	With notice more than 30 days and term to the maturity of the loan less than a year	2%
Notes:		
1. The loan application fee is calculated on the requested amount and is collected upon submission of the application and initial approval of the loan, as well as upon subsequent extension (renewal), respectively annual analysis of the financial standing.		
2. The commitment fee is calculated on the difference between the approved for utilization loan amount and the actual daily used amount of the loan for the whole credit lifetime. The fee is collected monthly on the date of repayment of the interest due for the regular principal.		
3. The commission under art. 34 is calculated on the available for utilization amount of the loan.		
4. The commission according to art. 35 is calculated for loans with repayment instalments - on the current debt, for overdraft loans and revolving loans - on the amount of the credit limit at the repayment date.		
Art.	VII. Cards	
37	VISA Business Electron	As per separate price list
38	Debit cards	
38.1	Debit card Visa Business	As per separate price list
38.2	Debit card Mastercard Bussiness	As per separate price list
38.3	Debit card Visa Business Leader	As per separate price list
39	METROPlus	As per separate price list
40	Credit card VISA Business Revolving	As per separate price list
41	Credit card Mastercard Business Revolving	As per separate price list
42	Debit card VISA Business Deposit Card	As per separate price list
43	Fee for negotiating/renegotiating a POS terminal device with a document (<i>per document</i>)	
43.1	On paper	BGN 10
43.2	On electronically signature	Free of charged
44	Payments through POS terminal device	
44.1	Servicing of payments through POS terminal device	As per separate price list
44.1.1	Merchant service fee for a payment through a real POS terminal device with debit, prepaid, credit an	2.5% of the transaction value
44.2	Monthly maintenance fee for GPRS card (<i>taxable with VAT</i>)	BGN 4.17
44.3	Fee for use of a POS terminal device with a monthly turnover up to BGN 1,500 inclusive (<i>taxable with VAT</i>)	BGN 15

44.4	Monthly maintenance fee per ePOS (up to 3 users) (taxable with VAT)	BGN 4.17	
44.5	Monthly maintenance fee per ePOS (above 3 users) (taxable with VAT)	By arrangement	
45	Payment with a card issued by other bank domiciled in the European Economic Area via the system for utility and periodic payments of the Bank	1.50 %, min. BGN 0.35	
46	Payment with a card issued by other bank located outside the European Economic Area via the system for utility and periodic payments of the Bank	2.50 %, min. BGN 0.65	
Notes:			
1. The fee under art. 44.3 does not apply to budget organizations and clients who own the POS terminal device.			
Art.	VIII. Securities and Custody	Through electronic channel	On paper/ in Bank office
47 - 49	Securities and Custody	As per separate price list	
Art.	IX. Bank Packages		
50	Business Leader Package Programme		
50.1	Business Leader Light	As per separate price list	
50.2	Business Leader Gold		
50.3	Business Leader Premium		
50.4	Business Leader Online		
50.5	Business Leader Practice/Donna Practice		
50.6	Account Plus		
50.7	SWIFT Plus		
50.8	Monthly fee for paperbased regular statements (additionally to Art. 50.1./50.2./50.3./50.4./50.5)	BGN 10	
Забележки:			
1. The fee under article 50.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme.			
2. Fees as per art. 50 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing.			
3. The preferences on the bank products and services included in the contract for the Package Program are valid from the 26th of the current month to the 25th of the next month.			
Art	X. Miscellaneous	Through electronic channel	On paper/ in Bank office
51 - 70	Other bank services	As per separate price list	

53	Price list Public treasury	As per separate price list
71 - 81	Specialized Cash Management Services	As per separate price list
Art.	XI. Factoring	
82	Factoring	As per separate price list

GENERAL PROVISIONS

The fees "through an electronic channel" under Art. 1.1, 59.1, 59.2, 61.1, 66.1 and 66.2 are applicable to documents in the form of an electronic statement, signed with the QES.